FEDERAL DEPOSIT INSURANCE CORPORATION WASHINGTON, D.C.

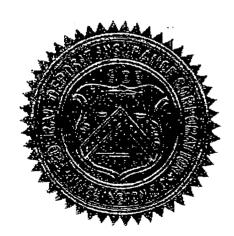
Hereby certifies that the deposits of each depositor in

BANK OF AMERICA, NATIONAL ASSOCIATION

CHARLOTTE

NORTH CAROLINA

are insured to the maximum amount provided by the Federal Deposit Insurance Act



3510-6

Alles ! Robert !.

In testimony whereof, witness my signature and the seal of the JULY, 1999

Corporation this

CHAIRMAN OF THE BOARD OF DIRECTORS

EXECUTIVE SECRETARY